

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security

1 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT**  
**District of New Jersey**

In Re: Jerry Michael DeMaio  
 Fayella DeMaio

Case No.: 19-23018 MBK  
 Judge: Michael B. Kaplan

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original☒ Modified/Notice Required

Date: February 5, 2020

☐ Motions Included☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney

JRR

Initial Debtor: JMD

Initial Co-Debtor F D

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 6,000.00 Monthly to the Chapter 13 Trustee, starting on August 1, 2019 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
  - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☒ Loan modification with respect to mortgage encumbering property:  
Description: Debtor will apply for a loan modification  
Proposed date for completion: March 31, 2020
- d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

### Part 2: Adequate Protection

☐ NONE

- a. Adequate protection payments will be made in the amount of \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
*State of New Jersey	Taxes and certain other debts	2,471.81
Internal Revenue Service	Taxes and certain other debts	144,592.74

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Homebridge Financial Services	476 Washington Road Sayreville, NJ 08872 Middlesex County Primary Residence:	177,013.30 as per POC.	0.00	\$60,000.0 as per the Consent Order Doc 260	3,575.78

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
			0.00	None		0.00	3,504.36

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan ☒ NONE**

The following secured claims are unaffected by the Plan:

Creditor

**g. Secured Claims to be Paid in Full Through the Plan ☐ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
Internal Revenue Service	476 Washington Road Sayreville, NJ 08872 Middlesex County Primary Residence:	45,405.30
State of New Jersey	476 Washington Road Sayreville, NJ 08872 Middlesex County Primary Residence:	26,664.34

**Part 5: Unsecured Claims ☐ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured claims shall be treated as follows:**

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases** ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Nissan-Infiniti Lt	0.00	Executory Contract	Assumed Executory Contract	\$13,250.00 Residual Value as per Infiniti

**Part 7: Motions** ☐ NONE

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).** ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
		0.00	0.00	None	0.00	0.00

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☐ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
			0.00		

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 7/22/2019.

Explain below <b>why</b> the plan is being modified:	Explain below <b>how</b> the plan is being modified:
Reclassify the Agreement with Infiniti from Secured Claim to Executory Contract that is being Assumed and paid in the Plan before any Administrative claims or legal fees.	Infiniti Finance is classified as an assumed executory contract to be paid in full upon Confirmation of the Plan

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

#### Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here: Debtors propose to pay Infiniti Financial Services the balance of the lease agreement in full (approximately \$13,250.00) in the Plan before any Administrative claims or Legal Fees.

Any non-standard provisions placed elsewhere in this plan are ineffective.

#### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: February 5, 2019	<u>/s/ Jerry Michael DeMaio</u> Jerry Michael DeMaio Debtor
Date: February 5, 2019	<u>/s/ Fayella DeMaio</u> Fayella DeMaio Joint Debtor
Date: February 5, 2019	<u>/s/ Jacqueline Rita Rocci</u> Jacqueline Rita Rocci 2911 Attorney for the Debtor(s)

## Certificate of Notice Page 8 of 9

United States Bankruptcy Court  
District of New JerseyIn re:  
Jerry Michael DeMaio  
Fayella DeMaio  
DebtorsCase No. 19-23018-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 56

Date Rcvd: Feb 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2020.

db/jdb +Jerry Michael DeMaio, Fayella DeMaio, 476 Washington Road, Sayreville, NJ 08872-1953  
cr Infiniti Financial Services, a division of Nissan, P.O. Box 660366, Dallas, TX 75266-0366  
518331955 +American Express, Po Box 297871, Fort Lauderdale, FL 33329-7871  
518366586 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
518331956 Ars Account Resolution, 1643 Nw 136 Ave Bld H St, Sunrise, FL 33323  
518331957 +Aspire, Po Box 105555, Atlanta, GA 30348-5555  
518331958 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
518331959 Cach LLC/resurgent Cap, C/o Resurgent Capital Services, Greenville, SC 29602  
518331963 +Hackensack Meridian Health, Riverview Medical Center, 1 Riverview Plaza,  
Red Bank, NJ 07701-1872  
518452395 +HomeBridge Financial Services, Inc., c/o Cenlar FSB, 425 Phillips Blvd,  
Ewing, NJ 08618-1430  
518331964 +Homebridge Financial Services, 425 Phillips Blvd, Ewing, NJ 08618-1430  
518331966 +Jpmcb - Card Service, Po Box 15369, Wilmington, DE 19850-5369  
518331967 +Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101-2003  
518331968 +Macy's/dsnb, Po Box 8218, Mason, OH 45040-8218  
518331970 +Nissan-infiniti Lt, Pob 660366, Dallas, TX 75266-0366  
518367731 +Phillip S. Van Embden, Esq, 900 East Pine Street, POB 863, Millville, NJ 08332-0863  
518331973 +Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
518331974 +Princeton House, 905 Herrontown Rd, Princeton, NJ 08540-1998  
518367729 #+Public Tax Investments, LLC, POB 1030, Brick, NJ 08723-0090  
518331977 +RMA of New Jersey, 140 Allen Road, Basking Ridge, NJ 07920-2976  
518331976 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515  
518331979 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of the Treasury,  
Division of Taxation-Bankruptcy Depart, P.O. Box 245, Trenton, NJ 08695)  
518367732 +Slater Tenaglia Fritz, 301 Third Street, Ocean City, NJ 08226-4007  
518331980 +Summit Oaks Hospital, 19 Prospect Street, Summit, NJ 07901-2531  
518367730 +TWR as Custodian for, Ebury Fund 1 NJ LLC, 26 Broad Street, Ste. 4,  
Red Bank, NJ 07701-1945  
518331985 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
518331986 +The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507  
518331987 Verizon Wireless/sou, National Recovery Operations, Minneapolis, MN 55426  
518331988 +Wells Fargo Dealer Svc, Po Box 10709, Raleigh, NC 27605-0709

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 08 2020 00:51:04 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 08 2020 00:51:01 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518331954 +E-mail/Text: ally@ebn.phinsolutions.com Feb 08 2020 00:48:10 Ally Financial,  
P.O. Box 380901, Bloomington, MN 55438-0901  
518442833 E-mail/PDF: resurgentbknofications@resurgent.com Feb 08 2020 00:53:53 CACH, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
518331960 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 08 2020 00:54:56  
Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281  
518331961 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 08 2020 00:50:44 Comenitybank/victoria,  
Po Box 182789, Columbus, OH 43218-2789  
518331962 +E-mail/PDF: creditonebknofications@resurgent.com Feb 08 2020 00:53:48 Credit One Bank Na,  
Po Box 98872, Las Vegas, NV 89193-8872  
518399764 +E-mail/Text: cio.bncmail@irs.gov Feb 08 2020 00:50:24  
Department of Treasury - Internal Revenue Service, P.O. Box 7346,  
Philadelphia, PA 19101-7346  
518442561 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Feb 08 2020 00:51:23 Jefferson Capital Systems LLC,  
Po Box 7999, Saint Cloud Mn 56302-9617  
518331969 +E-mail/Text: bankruptcydpt@mcsmcg.com Feb 08 2020 00:51:01 Midland Funding LLC,  
8875 Aero Drive, San Diego, CA 92123-2255  
518419823 +E-mail/Text: bankruptcydpt@mcsmcg.com Feb 08 2020 00:51:01 Midland Funding LLC,  
Po Box 2011, Warren MI 48090-2011  
518331971 +E-mail/Text: bnc@nordstrom.com Feb 08 2020 00:50:20 Nordstrom/td Bank Usa,  
13531 E. Caley Ave, Englewood, CO 80111-6504  
518446308 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 08 2020 00:53:46  
Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541  
518446128 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 08 2020 01:05:57  
Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067,  
Norfolk VA 23541  
518446935 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 08 2020 00:54:53  
Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541  
518372467 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 08 2020 00:54:17  
Portfolio Recovery Associates, LLC, c/o Pc Richard, POB 41067, Norfolk VA 23541



District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 56

Date Rcvd: Feb 07, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518446320 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 08 2020 00:54:17  
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
518367733 +E-mail/Text: ebn@vativrecovery.com Feb 08 2020 00:50:36 Palisades Collection LLC,  
210 Sylvan Avenue, Englewood Cliffs, NJ 07632-2510  
518331972 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 08 2020 00:54:18  
Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952  
518331975 +E-mail/Text: bankruptcy@prosper.com Feb 08 2020 00:51:40 Prosper Marketplace In,  
221 Main St Ste 300, San Francisco, CA 94105-1909  
518433842 E-mail/Text: bnc-quantum@quantum3group.com Feb 08 2020 00:50:53  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
518331978 +E-mail/Text: rwjebn@rwjbh.org Feb 08 2020 00:51:56 Robert Wood Johnson Hospital,  
One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966  
518331981 +E-mail/PDF: gecsed@recoverycorp.com Feb 08 2020 00:54:08 Synch/banana Republi,  
Po Box 965005, Orlando, FL 32896-5005  
518331982 +E-mail/PDF: gecsed@recoverycorp.com Feb 08 2020 00:53:39 Synch/lowes, Po Box 956005,  
Orlando, FL 32896-0001  
518331983 +E-mail/PDF: gecsed@recoverycorp.com Feb 08 2020 00:53:36 Synch/score Rewards,  
P.O. Box 965005, Orlando, FL 32896-5005  
518333266 +E-mail/PDF: gecsed@recoverycorp.com Feb 08 2020 00:53:36 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
518331984 +E-mail/PDF: gecsed@recoverycorp.com Feb 08 2020 00:53:39 Synchrony Bank/PC Richards & Sons,  
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
518331965\* +Internal Revenue Service, Department of the Treasury, P.O. Box 7346,  
Philadelphia, PA 19101-7346

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jacqueline Rita Rocci on behalf of Debtor Jerry Michael DeMaio jacqueline@rocciesquire.com  
Jacqueline Rita Rocci on behalf of Joint Debtor Fayella DeMaio jacqueline@rocciesquire.com  
John R. Morton, Jr. on behalf of Creditor Infiniti Financial Services, a division of Nissan  
Motor Acceptance Corporation, servicer for Nissan-Infiniti Lt ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7